

FILED  
7/25/22 12:31 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Robert N. Bennett,**

**Debtor(s).**

**Case No. 20-21772 -GLT**

**Chapter 13**

Related to Dkt. No. 5

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated June 8, 2020
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor(s) Plan payments shall be changed from \$ 1,180.00 to \$1,290.00 per month, effective July 2022 ; and/or the Plan term shall be changed from months to months.

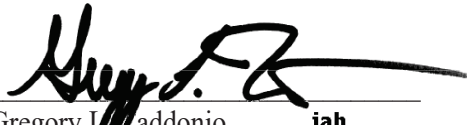
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ✱ Other: The Stipulated Order Modifying Plan is being filed in response to the Notice of Mortgage Payment Change filed on 5/31/2022 related to Claim No.5. The Debtor's monthly mortgage payment effective July 1, 2022 is \$747.82.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 25th day of July, 2022

  
\_\_\_\_\_  
Gregory J. Maddonio **jah**  
United States Bankruptcy Judge

Stipulated by:

/s/ Christopher M. Frye  
Counsel to Debtor

Stipulated by:

/s/ Owen Katz  
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:  
Robert N. Bennett  
Debtor

Case No. 20-21772-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 25, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2022:

Recip ID	Recipient Name and Address
db	+ Robert N. Bennett, 137 Branthoover Street, Belle Vernon, PA 15012-2407
15251480	+ Bank of America, c/o BLATT HASENMILLER LIEBSKER, 1835 MARKET STREET SUITE 501, ATTN: NATHALIE PAUL, ESQUIRE, Philadelphia, PA 19103-2933
15251483	Calvary SPV I, LLC, c/o Apothaker & Associates, PC, Attn: David Apothaker, Esquire, Mount Laurel, NJ 08054
15251488	+ Christine L. Bennett, 115 Vernon Drive, West Newton, PA 15089-1135
15251491	Jefferson Hospital, PO Box 3475, Toledo, OH 43607-0475
15251490	Jefferson Hospital, PO Box 643054, Pittsburgh, PA 15264-3054
15251492	+ Michael McKeever, Esquire, KML Law Group, 701 Market St #5000, Mellon Independence Center, Philadelphia, PA 19106-1541
15251493	+ Morton and Craig LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
15251495	PNC Bank, PO Box 31080, Pittsburgh, PA 15230
15251499	UALU 354 Federal Credit Union, 271 Armbrust Road, Youngwood, PA 15697
15251497	+ UALU 354 Federal Credit Union, PO Box 1, Youngwood, PA 15697-0001

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 25 2022 23:54:12	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15251479	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 25 2022 23:48:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15251482	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 25 2022 23:48:00	Bank of America, 100 N Tryon Street, Charlotte, NC 28202-4024
15251484	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jul 25 2022 23:54:12	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15254084	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 25 2022 23:54:16	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15251486	+ Email/Text: bankruptcy@cavps.com	Jul 25 2022 23:49:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15251489	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 25 2022 23:49:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
15251487	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 25 2022 23:54:11	Chase Card Services, PO Box 15298, Wilmington, DE 19850
15251494	Email/Text: Bankruptcy.Notices@pnc.com	Jul 25 2022 23:48:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15270153	Email/Text: Bankruptcy.Notices@pnc.com	Jul 25 2022 23:48:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101

District/off: 0315-2

User: auto

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15277893	+ Email/Text: mtgbk@shellpointmtg.com	Jul 25 2022 23:48:00	THE BANK OF NEW YORK MELLON, 55 Beattie Place, Suite 100 MS 561, Greenville, SC 29601-2137
15251496	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 25 2022 23:48:00	THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1837
15251500	^ MEBN	Jul 25 2022 23:47:44	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15275226	Email/PDF: ebn_ais@aisinfo.com	Jul 25 2022 23:54:13	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
TOTAL: 14			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
15251485	*+	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15252406	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15277895	*+	THE BANK OF NEW YORK MELLON, 55 Beattie Place, Suite 100 MS 561, Greenville SC 29601-2137
15251498	*+	UALU 354 Federal Credit Union, PO Box 1, Youngwood, PA 15697-0001
15251481	##	Bank of America, C/O HAYT HAYT & LANDAU, 123 S BROAD STREET SUITE 1660, ATTN: ARTHUR LASHIN, eSQUIRE, Philadelphia, PA 19109-1003

TOTAL: 2 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-3CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-3CB bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Robert N. Bennett chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlag er@steidl-steinberg.com;jseech@steidl-steinberg.com
Christopher M. Frye	on behalf of Plaintiff Robert N. Bennett chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlag er@steidl-steinberg.com;jseech@steidl-steinberg.com
Joshua I. Goldman	

District/off: 0315-2

User: auto

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on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE  
CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-3CB, MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2005-3CB josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor PNC Bank National Association amps@manleydeas.com

TOTAL: 7